

**GLOUCESTER/SALEM/CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

**Deptford Community Center
1212 Delsea Drive, Westville, NJ**

April 25, 2022 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Deptford Community Hall Gym, 1212 Delsea Drive, Westville, NJ, on Monday, April 25, 2022 at 5:00 PM, prevailing time. Chair Razzo, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Mullica Hill and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Warren Morgan, **Alloway Twp.**
Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Lisa Jeffers, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Candice Pennewell, **Mantua Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Alternate, Westville Borough**
Bob Law, **Woodbury City**
Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Majorie Sperry, **Quinton Twp.**
Karen Sweeney, **Wenonah Borough**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Kayla Spurka, **Monroe Twp.**
Sean Brown, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Jeff Pitzo, **Woodbury Heights Borough**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Kamini Patel, MBA, CIC, CPCU, Program Administrator, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Safety Director's Office, *J. A. Montgomery Risk Control*
Karen Beatty, *QualCare*
Tom Tontarski, *Treasurer*
Debby Schiffer, *Wellness Director*
Lou Romero, *Technology Risk Services Director*

Also present were the Risk Management Consultants from the following agencies:

Assured Partners
Cettei & Connell
Chesney-Stanton Insurance Group
Colson and Gosweiler Insurance
Conner Strong & Buckelew
Len Eckman Insurance

Absent RMCs/Professionals were:

E.H. Sloan Insurance Agency
Hardenbergh Insurance Group
Henry D. Young Insurance
Chris Roselli, *Account Representative, Qual-Lynx*

Motion to move Bob Diaz, South Harrison Township, to Acting Secretary in the absence of Karen Sweeney, Wenonah Borough; Collette Bachich, Washington Township and Jeff Celebre, Vineland City in the absence of Marjorie Sperry, Quinton Township to the Executive Committee for voting purposes. Motion by Mr. Selb, seconded by Mr. Hogate to move up the representatives as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the March 28, 2022 Executive Committee meeting for approval.

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion to approve the minutes of the March 28, 2022 Executive Committee meeting.

Motion by Mr. Diaz, seconded by Mr. Hogate to approve the minutes of the March 28, 2022 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Razze presented the meeting minutes of the March 28, 2022 Executive Claims Review Committee Meeting for approval.

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Diaz, seconded by Mr. Hogate to approve the meeting minutes of the March 28, 2022 Executive Claims Review Committee Meeting as presented. Motion carried by majority.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of March 28, 2022 for approval.

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Diaz, seconded by Mr. Hogate to approve the Executive Claims Review Committee Closed Session meeting minutes of March 28, 2022 as presented. Motion carried by majority.

The Executive Claims Review Committee Closed Session minutes of March 28, 2022 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – April 25, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, April 25, 2022.

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, no (0) Auto, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claims reviewed this month that had previously been approved by Vineland:

There were zero (0) claims reviewed for abandonment of subrogation attempt since the last meeting.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

First, Mr. Forlenza stated that a new TULIP program went into effective January 1, 2022, for the MEL affiliated JIFs. The old program is no longer available. If you have community centers, etc. that you rent to residents for private events, you need to secure a location code from the new insurer for those buildings/facilities that you normally make available to the public. File those building locations with the Fund Underwriter now to get building location codes so you are ready to go when a rental request comes in for one of your facilities. It has been reported that it can take upwards of a week to secure the building/facility codes from the new TULIP provider.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for February 22, 2022 thru March 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances, a consolidated announcement letter, including instructions on how to collect your 2022 funds was emailed to all members on February 7, 2022. He then referenced the allowance reports included in the agenda. He noted all funds need to either be claimed or encumbered by November 1, 2022, with encumbered funds needing to be claimed by February 1, 2023.

In regards to the SIP funds, a letter from his office was sent to all members on April 11, 2022 outlining their monetary award. He noted that members that want to receive the full allotment in the form of a check must submit their purchase order to his office by the end of the month. He then emphasized to please not wait until the last moment to claim your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza reminded the members that this year the Fund is sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. The Executive Director's office is currently holding this training virtually and an invitation was emailed to all Fund Commissioner's, Municipal Clerks and Risk Management Consultants on February 16, 2022. The trainings of March 9, April 6, and April 11 have been completed and the attendance sheets are posted on the JIF websites. The remaining trainings dates are April 27th and April 28th and each sessions is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

Mr. Forlenza noted on or about April 11, 2022, an email, including instruction and a copy of Local Finance Notice 2022-6, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by April 30, 2022. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie

Mr. Forlenza stated the TRICO JIF New Fund Commissioner Orientation training was conducted on April 21st via Zoom Conferencing and was well attended. Any questions regarding the material covered should be directed to the Executive Director's office.

Mr. Forlenza stated that a Risk Management Consultant's Roundtable is scheduled for May 19, 2022 at Merighi's, Vineland NJ. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees will also have an opportunity to ask questions on any subject of importance to them. The registration information was sent out from the Executive Director's office this morning.

In regards to the Special Law Enforcement Officers Training, this Annual training will be provided in two (2) sessions; one on May 17th at Cape May Police Academy County Complex and another on May 26th at Atlantic County Policy Academy. Chris Winter sent an invitation to all Police Chiefs, Fund Commissioners and RMCs on April 6, 2022.

Mr. Forlenza stated a report detailing attendance records through the first quarter of the 2022 Fund Year is attached for your review. If you notice any discrepancy, please contact Kris Kristie as this information comes directly from the minutes.

Mr. Forlenza noted to the members to be sure they took the Claims Coordinator and Safety Coordinator gifts that were packaged in the back of the room and provide them to the person named on the label.

Mr. Forlenza asked if there were any questions. No questions were entertained.

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there were zero (0) case(s) assigned since last month's meeting.

Closed Cases

Mr. DeWeese noted that there were two (2) case(s) closed since the last meeting:

*Lyons v Township of Deptford
De Meo v Borough of Westville*

General Liability Files

Mr. DeWeese noted that there are **49** active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

In regards to Police Civil Rights cases, he noted the TRICO JIF currently has 20 active Police Civil Rights cases out of the 49 General Liability cases; one (1) case assigned pre-suit, six (6) cases Dismissed without Prejudice/Administratively Dismissed; zero (0) case(s) in Mediation Settlement Negotiations, and three (3) case(s) with Summary Judgment Motions pending.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,154,397.50 of potential recoveries on **69** files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to

access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed. Mr. DeWeese stated calls have diminished significantly, he hopes that means things are going smoothly with employees in the municipalities, but reminded everyone the Helpline is available.

Lastly, Mr. DeWeese noted there were several resolutions being presented this evening authorizing the release of previously redacted sections of Closed Session Meeting Minutes from Fund Year 2015, 2018, 2019, 2020, and 2021. He also noted a letter stating his recommendations for each year was attached to each corresponding resolution.

Mr. DeWeese asked if there were any questions at this time. No questions were entertained.

Chair Razze entertained a motion to approve the following Resolutions:

Resolution 2022-21 Authorizing the Release of Fund Year 2015 Closed Session Meeting Minutes

Resolution 2022-22 Authorizing the Release of Fund Year 2018 Closed Session Meeting Minutes

Resolution 2022-23 Authorizing the Release of Fund Year 2019 Closed Session Meeting Minutes

Resolution 2022-24 Authorizing the Release of Fund Year 2020 Closed Session Meeting Minutes

Resolution 2022-25 Authorizing the Release of Fund Year 2021 Closed Session Meeting Minutes

Motion by Mr. Diaz, seconded by Mr. Selb, to approve ***Resolutions 2022-21; Resolution 2022-22, Resolution 2022-23; Resolution 2022-24; and Resolution 2022-25 as presented***

ROLL CALL **Yeas:** Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Mike Razze, *Chair*, **Pitman Borough**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Garish stated that the loss control services and bulletins sent are listed in his report. He reminded members that these are also listed on the www.TRICOJIF.org and MEL websites and the MEL mobile app to view any of the bulletins. He stated that ALL MSI communications will be sent through the MEL app which has been recently updated with friendlier features. He encouraged all members to download the MEL mobile app.

Mr. Garish noted that there are four (4) different platforms for training now. He stated that they are: MSI LIVE training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors for CEUs (this can be accessed from MSI). He noted the virtual MSI training directory is in his

report. He noted that the MSI website was recently updated and is now easier to navigate. He reminded members that for an attendee to secure CEUs, the attendee MUST be present for the entire session.

Mr. Garish noted the second regional training will be held May 18 and May 25, 2022 via Zoom. The invitations to register will be sent shortly.

Lastly, Mr. Garish noted this coming Thursday is *Bring Your Child to Work Day* and there was a bulletin issued detailing some fun ideas to do with your child at work, as well as a bulletin on the CDL Regulations and new law. He noted if anyone had any questions on the new CDL issues, to please contact him and he will assist.

Mr. Garish asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

In Mr. Roselli's absence, Ms. Beatty reported that the *Lessons Learned from Losses* this month focuses on Police Vehicle Safety. She noted that 58 officers were killed in traffic incidents in 2021; a 38% increase from 2020 with 27 of them were struck by another vehicle. She reminded the members of some safety tips for officers: make sure officers are wearing their seatbelts at all times in the vehicle; reminding officers of dangers and best practices; limit the amount of time the officers are sitting on side of road; and limit equipment in car or secured it in trunk.

Ms. Beatty noted an example of a claim where the officer stopped on the median to perform paperwork. A car drifted out of their lane and struck vehicle. Even with his seatbelt, the officer needed shoulder surgery, pain management, and physical therapy with total costs over \$135,000.

Ms. Beatty asked if there were any questions at this time. No questions were entertained.

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter stated in the month of March he has completed visits with six (6) towns, with only two (2) agencies left to visit since his report was generated. Mr. Winter had discussions with these agencies on identifying potential risks, reviewing current policies and procedure documents and training that is available to them from the JIF. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer. He continues to collect contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

In regards to Policy and Procedure, Mr. Winter noted requests have been received and have been forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements. Some agencies have requested assistance with policy manual revisions and or selected topics for assistance, which is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing and Transitional Duty and he is happy to report that most of the agencies have something in place in regards to both of these issues, and those that don't, he is working with them to get something in place and has been received well. All agencies above have a process in place for police personnel.

Mr. Winter noted he had attended five (5) trainings, in which one was on PTSD Claims which was good as those particular claims are on the rise currently.

Lastly, Mr. Winter noted he is working with the Chiefs to see what types of training or topics they would like to see covered, and those trainings should start to rollout in the Fall.

Mr. Winter asked if there were any questions. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following items and referenced some well-being initiatives and activities:

Ms. Schiffer noted she continues to reach out to her Wellness contacts in an attempt to schedule time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022. Several towns have already started to either implement or generate ideas for activities later this month or quarter. A lot of shifting of positions has taken place within several towns, so please be sure to notify her of any changes with your assigned Wellness Coordinator. She then noted some of the idea's she has spoken with member towns about so far include starting an employee garden; reflexology, chair massages; Weight Loss Challenges; sleep hygiene, drink more water, eat more fiber or plants, move more, cooking demonstrations, and Employee Snack day.

Ms. Schiffer noted the Wellness Advisory Committee's-Charter was recommended for approved at last month's meeting and a motion to approve them this evening is listed on the agenda, the Meeting minutes are included in your agenda packet, and the next meeting date is being confirmed and will be announced at the May Executive meeting. With that said, Chair Razze asked for a Motion to approve the Wellness Advisory Committee Charter.

Motion by Mr. Diaz, seconded by Mr. Selb to approve the Wellness Advisory Committee Charter. All in Favor. Motion carried by unanimous vote

In regards to the Wellness Coordinator Brainstorming Sessions – the first meeting is targeted for April 21st at 10am. All the wellness coordinators from the three JIFs have been invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. She noted they will meet three times this year.

Ms. Schiffer stated a List of Approved Wellness Items for Fund Coverage is listed on the JIF website for your reference.

Update on Police Pilot Program

Meeting scheduled with Dr. Elias on April 5th. (Keith Hummel and Jordan Simone, Wellness Director, ACM JIF)

April Targeting Wellness Newsletter

This month brings more outdoor activities and with it might come the temptation to shorten the sleep time to get in more time that is fun. April is also Stress Awareness Month; stress is also affected by lack of sleep. Ms. Schiffer therefore devoted the April Targeting Wellness Newsletter to reminding all of the important part sleep plays not only in managing stress but also in how it is the most critical self-care routines you need to implement and maintain for health and well-being, and she then reviewed the topics addressed.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)*.

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	2	19
<i>Medical Only</i>	15	73
<i>Report Only</i>	16	31
<i># of New Claims Reported</i>	34	126
<i>Average Days to Report</i>	2.9	12.6

Managed Care Quick Notes

This is a new report which reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case. In a 2017 claim, Ms. Beatty reported how she worked with the providers and doctors to obtain discounts from an out of network physician.

Managed Care Timeline

Ms. Beatty reviewed a schematic of how her company has transitioned with different company names over the years. She stated that from 2002-2008 QualCare handled WC managed care services. In 2009, Qani purchased Scibal and operated the TPA as QualCare Alliance Networks. In 2013, QualCare transitioned to Qual-Lynx. In 2015, Qani merged with Cigna and in 2016 Qual-Lynx implemented a claims administration system. She noted that in 2021, Qani was acquired by Mitchell Genex Coventry and the new company launched as Enlyte.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,020
<i>Transitional Duty Days Worked</i>	657
<i>% of Transitional Duty Days Worked</i>	64%
<i>Transitional Duty Days Not Accommodated</i>	363
<i>% of Transitional Duty Days Not Accommodated</i>	36%
<i>\$ Saved by Accommodating</i>	\$54,146
<i>\$ Lost by NOT Accommodating</i>	\$42,122

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	March
<i>Bill Count</i>	299

<i>Original Provider Charges</i>	<i>\$279,668</i>
<i>Re-priced Bill Amount</i>	<i>\$107,089</i>
<i>Savings</i>	<i>\$172,580</i>
<i>% of Savings</i>	<i>62%</i>
<i>PPO Penetration Rate Bill Count Percentage</i>	<i>91%</i>
<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>95%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>92%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>96%</i>

Top 10 Providers by Specialty: This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

Nurse Case Assignment Report: The final page of this report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month.

Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is \$6,613 based on 40 prescriptions filled.

Ms. Beatty asked if there were any questions. No questions were entertained.

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact and will receive weekly status reports. He further stated that you are responsible for ensuring compliance within your municipality. If you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. The JIF is already planning a new training course to be launched in May, lets make sure all current training is completed as soon as possible.

The Wizer training program incorporates phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails can pass through your firewalls.

He then referenced the report in the agenda stating the TRICO JIF, as of April 5, 2022, is 86% complete with 1,963 users and as of today the TRICO JIF is 82% complete with 2,193 users.

Mr. Romero then noted that to date only 3 members had confirmed the whitelisting of the Wizer Domain and IP addresses to take advantage of the phishing email program, and 8 members are awaiting test email confirmation. He stated he will be following up again with those towns who have not yet submitted.

In regards to D2 Vulnerability testing, to date only 17 members have submitted their *Know Your Client* (KYC) questionnaire and *Vendor Service Agreement* (VSA). Both of these forms must be completed, signed and returned to the JIF's office. Please note that these testing exercises cannot begin until we have

received both completed forms from your municipality, so please be sure to get them both in as soon as possible. He also reviewed some recent vulnerability findings with the members.

In regards to the MEL's Cyber Risk Management Program, there are currently thirteen (13) members approved in all three Tiers, and six (6) members approved in Tier's 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted this is moving in the right direction, but still very slowly coming along and he will continue to reach out to members to schedule onsite visits to provide assistance with any of the cyber initiatives as he realizes some of these programs can be challenging or overwhelming.

He stated he continues to focus on working with all the members and their IT service providers to achieve Tier 1, 2, or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let him know so they don't have to retake the training in the other towns where they work.

Lastly Mr. Romero discussed how long it takes hackers to brute force their way into securing your password, noting length, not necessary complexity, will help keep you more secure. He gave an example of using a sentence, rather than Upper/Lower/Special Character combination.

Mr. Selb asked if there is any correlation between cyber-attacks and members being compliant in Tier, 1, 2, 3. Mr. Romero stated in today's time, as opposed to maybe 5 years ago, people are taking Cyber Security and the risk of an attack much more seriously, noting we are the #1 country for cyber-attacks at 43% of the total with 10 million cyber-attacks per day in New Jersey alone. He emphasized again how important it is to be in compliance and participate in the trainings and exercises.

Chair Razzo asked why four (4) members are not participating in the risk management program. Mr. Romero explained that these members have an agreement in place with the Kingsway School District to manage their IT needs and these employees will be receiving phishing and vulnerability scanning provided by the school's IT vendors.

Mr. Forlenza stated he felt it was important that the remaining 25 towns who have still not confirmed their whitelisting, or returned their forms from D2 do so as it is not a difficult process. He noted phishing is by far the greatest exposure to the members. Should an employee click on something in an email that they should not, you could be shut down, not for days, but weeks. The fact that 25 towns out of 38 still have not undertaken this process, after 4 months, is concerning.

Mr. Forlenza stated the MEL is revising the Cyber Risk Management program and looking at launching a Cyber Joint Insurance Fund specific for this exposure. Members could be facing significant deductibles and co-insurance if you do not meet their security standards. He noted that starting in 2023 we could be self-insuring a huge exposure when it comes to Cyber and there could be a layer of coverage at the JIF level, but if you are not meeting these base requirements, you are looking at a \$100,000 deductible minimum out of your pocket along with a 10% or higher co-insurance requirement. Right now the demand/ransom we are seeing from hackers is \$400,000-\$500,000.

Mr. Romero reminder the members about the costs associated with down time? You could be shut down for weeks; your police department dispatch could be shut down as the County will cut off members during a cyber-attack. Mr. Forlenza discussed a recent cyber-attack noting that even though the hacker wasn't asking for a large sum of money, they were connected to a federally sanctioned organization that was considered a cyber-terrorist; therefore, the insurance company could not pay them or it would have been a violation of Federal Law. As a result, this town lost months of important data and their operations were down. You don't want to have to explain to your Governing Body that all of this training and risk

management programs were available from the JIF, you didn't utilize it, and now you are facing a significant deductible and/or co-insurance requirement. Please follow through on the process to get in compliant.

Mr. Selb noted his concern with allowing Wizer, etc to penetrate their network and run the risk of someone coming in behind on their shirrtails. Mr. Romero stated D2 actually has a lot of security clearance as they do work for the US Army, which is one of the reasons the JIF engaged them. He also noted that the testing D2 is conducting is considered "perimeter testing" and they are not going into your data, they are just checking for the vulnerabilities and what products are being affected so we can come back to you and say "fix these things". He stated it's better to let the good guys test your equipment before the bad guys do.

Mr. Romero asked if there were any other questions. No questions were entertained

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for January, and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of March 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$32,212.51. This generated an average annual yield of 1.12%. However, after including an unrealized net loss of \$600,979.87 in the asset portfolio, the yield is adjusted to -20.86% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,546,892.99 vs. the amount we have invested. The current market value, including accrued income is valued at \$27,561,364.25.

The Fund's asset portfolio with Wilmington Trust consists of two (2) obligations with a maturity greater than one year.

The JCMI Portfolio has a current market value of \$25,068,790.80

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$19,526.06	\$22,375.96
Salvage	\$0.00	
Overpayment Reimbursements	\$6,239.25	
FY 2022 Premium Assessments	\$431,310.00	
City of Vineland Reimbursement	\$26,271.79	
MEL Reimbursement/Hopewell Twp EO Credit	\$1,000.00	

A.E.L.C.F. Participant Balances at Period End

Woodbury City	\$21,634.00
Washington Twp.	\$80,544.00
Pittsgrove Twp.	\$78,709.00
Stow Creek Twp.	\$5,920.00
Quinton Twp.	\$1,962.00

E-JIF Dividend	\$343,561.06
----------------	--------------

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$34,956,982.89 to a closing balance of \$34,182,532.16 showing a decrease in the fund of \$774,450.73.

Loss Run Payment Register for the Period – March 2022

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is in the amount of \$329,959.70. The claims detail shows 633 claims payments issued.

Bill List – April 2022

For the Executive Committee’s consideration, Mr. Tontarski presented the April 2022 Bill List in the amount of \$1,067,461.56.

Chair Razze entertained a motion to approve the March 2022 Loss Run Payment Register and the amended April 2022 Bill List in the amount of \$1,067,461.56 as presented.

Chair Razze asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Diaz, seconded by Mr. Selb to approve the *March 2022 Loss Run Payment Register and the April 2022 Bill List* as presented.

ROLL CALL **Yeas:** Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Doug Hogate, **Elsinboro Borough**
Leo Selb, **Hopewell Township**
Mike Razze, *Chair*, **Pitman Borough**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report this month

MEL/RCF/EJIF Reports

Mr. Law noted the MEL, RCF and EJIF Reports from the March 25, 2022 meetings were included in the agenda and are self-explanatory. He noted as the MEL Retreat was that day, the meetings were rather short, but he noted the following:

He stated the MEL has a seminar coming up virtually over the next two Friday’s and the seminars are CEU eligible and registration can be completed online.

In regards to the Sexual Molestation Claims and claims that may come up that pre-exist the JIF a Resolution was passed by the MEL awarding a contract to *Policy Find* to help members identify prior policies to submit these claims for coverage.

Lastly he noted an email came from the Executive Director of the MEL releasing a draft of the Year End financials. They are looking at the impact it may have on our JIF, as you may know in February 2021 the Department of Labor changed the rules concerning coordinating Workers Compensation with the Pension system on accidental disability pay and this change cost the MEL approximately \$13 million, so that may have an impact on our budget with the MEL.

Mr. Law asked if there were any questions. No questions were entertained.

MISCELLANIOUS BUSINESS

Chair Razze noted the next meeting will be held on Monday, May 23, 2022 again at the Deptford Community Center at 5:00 pm.

PUBLIC COMMENT

Open Public Comment

Chair Razze entertained a motion to open the meeting to the public.

Motion by Mr. Diaz, seconded by Mr. Selb to open the meeting to the public. All in favor. Motion carried.

Mr. Selb took this opportunity to state how everyone sits in this meeting and doesn't ask questions, or speak at all. He stated he doesn't feel the Board should simply discuss all of the items on the agenda with no participation from the rest of the members. He noted this is the opportunity for members to say something; if you have an issue in your town; we want to make our workplace safer, etc, so please, speak up.

Mr. Neu stated he hears what Mr. Selb is saying; however, in the course of his career he has been "meeting'd to death" and the last thing he wants to do is have the meeting carry on longer than it already does. If he has any issues, he knows who to go to via email or phone. Chair Razze stated these points are well taken, but please use this resource that is available to us to ask questions at this meeting. Ms. Miller noted a good place to discuss issues your town may be having is at the Retreat. She noted if anyone had a subject they would like to have a discussion on, please reach out to Mr. Forlenza and see if it can be added to the Retreat agenda for discussion.

Close Public Comment

Hearing no other comments from the public, Chair Razze entertained a motion to close the meeting to the public.

Motion by Mr. Diaz, seconded by Mr. Leo, to close the meeting to the public. All in favor. Motion carried.

APPROVE CLAIMS PAYMENTS

Chair Razze asked members for their questions at this time. No questions were entertained.

Chair Razze entertained a motion to approve the following PARs as presented:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2020198258	2020197239	2022265924
2022250428	2020179463	2022257998
2022250943		
2022261737		
2022262384		
2022257523		
2020201362		
2020194545		

Motion by Mr. Diaz, seconded by Mr. Selb to Approve Payment Authority on the Claims as presented.

ROLL CALL

Yeas: Bob Diaz, **South Harrison Township**
 Mark Gravinese, **Harrison Township**
 Doug Hogate, **Elsinboro Borough**
 Leo Selb, **Hopewell Township**
 Mike Razze, *Chair*, **Pitman Borough**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **Vineland City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

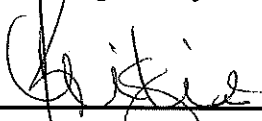
There were zero (0) claims reviewed for abandonment of subrogation attempt since the last meeting:

MOTION TO ADJOURN

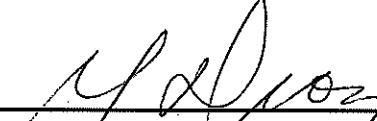
There being no further business, Chair Razze entertained a *Motion to Adjourn* the April 25, 2022 Executive Committee Meeting.

Motion by Mr. Diaz, seconded by Mr. Selb, to adjourn the April 25, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 6:15 PM.



 Kris Kristie, Recording Secretary for



~~Karen Sweeney~~, Fund Secretary
 Bob Diaz, Acting